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UNISYS CORPORATION MS 4773 PO BOX 64942 ST. PAUL, MN 55164-0942			WASSUM, LUKE S	
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DATE MAILED: 01/07/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application N .	Applicant(s)
	09/188,492 Examiner Luke S. Wassum	BAE, SEONGHO Art Unit 2167
		-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply		

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 01 October 2004.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-25 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-25 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on 10 October 2003 is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____.

DETAILED ACTION

Response to Amendment

1. The Applicant's amendment, filed 1 October 2004, has been received, entered into the record, and considered.
2. As a result of the amendment, claims 2-6 have been amended, and new claims 21-25 have been added. Claims 1-25 are now pending in the application.

The Invention

3. The claimed invention is a data processing environment that supports the generation of reports on a periodic basis, and the delivery of said reports electronically to a user over the Internet.

Claim Objections

4. In view of the amendment to claim 6, the examiner withdraws all pending claim objections.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an

application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

6. Claims 1-4, 6-14, 16-18 and 21-25 are rejected under 35 U.S.C. 102(e) as being anticipated by **Remington et al.** (U.S. Patent 6,070,150).

7. Regarding claim 1, **Remington et al.** teaches a data processing environment as claimed, comprising:

- a) a user terminal which generates a log-on service request and displays a report coupled to a publicly accessible digital communications network (see consumer 114 and network 116 in Figure 4; see also disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22);
- b) a database management system which generates said report (see col. 9, lines 7-58, and col. 10, lines 33-42, teaching the detailed information in the formatted bills, a teaching which renders the existence of a database management system inherent in the system; see also col. 7, lines 50-53);
- c) a software controlled server (see biller computing unit 112 in Figure 4) responsively coupled to said user terminal (see consumer 114 in Figure 4) via a publicly accessible digital communications network (see network 116 in Figure 4) and responsively coupled to said database management system (see col. 9, lines 7-58, and col. 10, lines 33-42, teaching the detailed information in the formatted bills, a teaching which

renders the existence of a database management system inherent in the system) which receives said log-on service request and forwards it to said database management system for honoring (see disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22);

- d) an administration module which automatically determines when to generate said report based upon a particular date (see discussion of the initiation of the billing process, col. 15, line 67 through col. 16, line 1; see also col. 15, lines 35-43; see also disclosure of the prior art periodic generation of bills, col. 1, lines 28-32; see also disclosure that the invention is meant to replace conventional billing which typically occurs on a monthly basis, and also that bill generation occurs at the end of a billing cycle, col. 1, lines 16-35, disclosures that inherently include the generation of the claimed reports on a particular date, such as on the 15th of each month);
- e) a software object responsively coupled to said database management system and said administration module which executes a plurality of command script statements to generate said report in response to a signal from said administration module upon reaching a particular date (see discussion of billing statement generation, col. 7, lines 50-54; see also disclosure that the invention is meant to replace conventional billing which typically occurs on a monthly basis, and also that bill generation occurs at the end of a billing cycle, col. 1, lines 16-35, disclosures that inherently include the generation of the claimed reports on a particular date, such as on the 15th of each month);

f) a storage facility wherein said server spools said report for future delivery to said user terminal (see discussion of the embodiment wherein the customer receives a notification to check a billing mailbox to retrieve electronic bills, col. 8, lines 17-22; see also discussion of the use of HTML in generating bills, col. 12, lines 24-60; see also discussion of sending the generated bills to an intermediary for future delivery to the customer, col. 16, lines 14-43, and particularly lines 35-43); and

g) a delivery facility responsively coupled to said software object which delivers said spooled report after reaching said particular date and upon receipt of said log-on service request (see disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22; see also discussion of sending the generated bills to an intermediary for future delivery to the customer, col. 16, lines 14-43, and particularly lines 35-43; see also disclosure that the invention is meant to replace conventional billing which typically occurs on a monthly basis, and also that bill generation occurs at the end of a billing cycle, col. 1, lines 16-35, disclosures that inherently include the generation of the claimed reports on a particular date, such as on the 15th of each month).

8. Regarding claim 6, **Remington et al.** teaches an apparatus as claimed, comprising:
 - a) a user terminal which generates a log-on service request and displays a report (see consumer 114 in Figure 4; see also disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that

inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22);

- b) a publicly accessible digital communications network coupled to said user terminal (see network 116 in Figure 4);
- c) a software controlled server responsively coupled to said user terminal via said publicly accessible digital communications network (see biller computing unit 112 in Figure 4);
- d) a database management system which automatically generates said report by executing a sequence of command script statements in response to a predetermined signal based upon a particular date not initiated by said user terminal responsively coupled to said server (see col. 9, lines 7-58, and col. 10, lines 33-42, teaching the detailed information in the formatted bills, a teaching which renders the existence of a database management system inherent in the system; see also discussion of billing statement generation, col. 7, lines 50-54; see also disclosure that the invention is meant to replace conventional billing which typically occurs on a monthly basis, and also that bill generation occurs at the end of a billing cycle, col. 1, lines 16-35, disclosures that inherently include the generation of the claimed reports on a particular date, such as on the 15th of each month);
- e) an administration module within said server which spools said report for later electronic delivery to said user terminal at a future time and delivers said report via said publicly accessible digital communications network in response to receipt of said log-on service request (see discussion of sending the generated bills to an intermediary for future delivery to the customer, col. 16, lines 14-43, and particularly lines 35-43; see also disclosure that in one implementation, the bill arrives as an email message or

notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22).

9. Regarding claim 11, **Remington et al.** teaches a method of communicating between a user terminal and a database management system as claimed, comprising:

- a) automatically generating a report upon occurrence of a particular date by said database management system through execution of a series of command script statements in response to a sensed signal at a first predetermined time determined by an administration module (see col. 9, lines 7-58, and col. 10, lines 33-42, teaching the detailed information in the formatted bills, a teaching which renders the existence of a database management system inherent in the system; see also discussion of billing statement generation, col. 7, lines 50-54; see also discussion of the initiation of the billing process, col. 15, line 67 through col. 16, line 1; see also col. 15, lines 35-43; see also disclosure that the invention is meant to replace conventional billing which typically occurs on a monthly basis, and also that bill generation occurs at the end of a billing cycle, col. 1, lines 16-35, disclosures that inherently include the generation of the claimed reports on a particular date, such as on the 15th of each month);
- b) converting said report into a display page (see discussion of the use of HTML in generating bills, col. 12, lines 24-60);
- c) spooling said display page within a repository for delivery at a later time (see discussion of the embodiment wherein the customer receives a notification to check a billing

mailbox to retrieve electronic bills, col. 8, lines 17-22; see also discussion of sending the generated bills to an intermediary for future delivery to the customer, col. 16, lines 14-43, and particularly lines 35-43);

d) making a log-on service request from said user terminal to said database management system (see disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22); and

e) transmitting said display page from said database management system to said user terminal in response to receipt of said log-on service request (see disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22; see also discussion of sending the generated bills to an intermediary for future delivery to the customer, col. 16, lines 14-43, and particularly lines 35-43).

10. Regarding claim 16, **Remington et al.** teaches an apparatus as claimed, comprising:

a) permitting means for permitting a user to interact with a digital database by making a log-on service request and for displaying a report (see consumer 114 in Figure 4; see also disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form

of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22);

b) providing means responsively coupled to said permitting means for providing said user with access to a publicly accessible digital communications network (see network port 170 in Figure 6; see also network 116 in Figure 4);

c) generating means responsively coupled to said permitting means for generating a report at a first predetermined date by executing a sequence of command script statements (see col. 9, lines 7-58, and col. 10, lines 33-42, teaching the detailed information in the formatted bills, a teaching which renders the existence of a database management system inherent in the system; see also discussion of billing statement generation, col. 7, lines 50-54; see also discussion of the initiation of the billing process, col. 15, line 67 through col. 16, line 1; see also col. 15, lines 35-43; see also disclosure that the invention is meant to replace conventional billing which typically occurs on a monthly basis, and also that bill generation occurs at the end of a billing cycle, col. 1, lines 16-35, disclosures that inherently include the generation of the claimed reports on a particular date, such as on the 15th of each month);

d) spooling means responsively coupled to said generating means and said permitting means for spooling said report for delivery at a future time to said permitting means (see discussion of the embodiment wherein the customer receives a notification to check a billing mailbox to retrieve electronic bills, col. 8, lines 17-22; see also discussion of sending the generated bills to an intermediary for future delivery to the customer, col. 16, lines 14-43, and particularly lines 35-43); and

e) delivering means responsively coupled to said generating means for delivering said report in response to receipt of said log-on service request (see disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22; see also discussion of sending the generated bills to an intermediary for future delivery to the customer, col. 16, lines 14-43, and particularly lines 35-43; see also disclosure that the invention is meant to replace conventional billing which typically occurs on a monthly basis, and also that bill generation occurs at the end of a billing cycle, col. 1, lines 16-35, disclosures that inherently include the generation of the claimed reports on a particular date, such as on the 15th of each month).

11. Regarding claim 21, **Remington et al.** teaches a data processing system as claimed, comprising:

a) a plurality of user terminals responsively coupled to a publicly accessible digital communications network (see consumer 114 and network 116 in Figure 4; see also disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication and requiring a user terminal, constituting the claimed user log-on service request, col. 8, lines 17-22; see also disclosure that there may be many different consumers, the examiner interpreting consumers as the claimed users, col. 16, lines 29 and 36-38, thus requiring *a plurality* of user terminals) which make service

requests using a first protocol (see disclosure that bills, interpreted by the examiner as the claimed reports, are retrieved by consumers, interpreted by the examiner as the claimed users, through the use of electronic mail, necessitating a logon service request on the part of each consumer, col. 8, lines 17-22, the electronic mail being retrieved via the Internet, rendering the use of a first protocol, such as TCP/IP, inherent, col. 7, lines 19-27; see also disclosure that a user must go through a registration process to initially sign up for the service, the examiner interpreting the registration process as the claimed service request, col. 15, lines 8-10);

- b) a legacy database management system which honors each of said service requests by executing an ordered sequence of command language script in accordance with a second protocol incompatible with said first protocol corresponding to each of said service requests responsively coupled to said plurality of user terminals via said publicly accessible digital data communication network (see col. 9, lines 7-58, col. 7, lines 50-53 and col. 10, lines 33-42, teaching the detailed information in the formatted bills, a teaching which renders the existence of a database management system inherent in the system; see also disclosure of the registration process whereby each consumer, through the use of a user terminal, submits registration information, including payment authorization information, which is inherently stored in the database management system, said DBMS utilizing a non-TCP/IP protocol such as SQL, col. 15, lines 8-10);
- c) a gateway intermediate said plurality of user terminals and said legacy database management system which converts said service requests from said first protocol to said ordered sequence of command language script according to said second protocol

(see biller computing unit 112 in Figures 4, 11 and 12, converting service requests from said first protocol suitable for use over the network 116, to command language script suitable for execution at the database management system); and

d) a report generation facility located within said legacy database management system which generates a report and transfers it to a plurality of user terminals via said publicly accessible digital data communication network (see col. 9, lines 7-58, and col. 10, lines 33-42, teaching the detailed information in the formatted bills; see also disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, col. 8, lines 17-22; see also discussion of sending the generated bills to an intermediary for future delivery to the customer, col. 16, lines 14-43, and particularly lines 35-43).

12. Regarding claims 2 and 22, **Remington et al.** additionally teaches a data processing environment and system further comprising a plurality of user terminals each generating a corresponding different one of a plurality of log-on service requests which display said report and wherein said software controlled server electronically delivers said report to each of said plurality of terminals upon receipt of said corresponding different one of said plurality of log-on service requests (see disclosure that prior art systems distributed bills to a plurality of customers, col. 1, line 64 through col. 2, line 44; see also disclosure that the bill is transmitted to a plurality of users, col. 16, lines 14-42, and particularly lines 36-38; see also disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently

includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22).

13. Regarding claim 3, **Remington et al.** additionally teaches a data processing environment wherein said publicly accessible digital communications network is the World Wide Web (see col. 7, lines 19-27).

14. Regarding claim 4, **Remington et al.** additionally teaches a data processing environment wherein said storage facility further comprises a repository wherein said repository includes space for storage of said report in final form (see disclosure that bills, interpreted by the examiner as the claimed report, are kept in a "billing mailbox", interpreted by the examiner as the claimed repository, col. 8, lines 17-22; see also disclosure that the billing information is stored at an intermediary, interpreted by the examiner as the claimed repository, col. 16, lines 14-42).

15. Regarding claims 7 and 24, **Remington et al.** additionally teaches an apparatus and data processing system further comprising a plurality of user terminals which display said report (see disclosure that prior art systems distributed bills to a plurality of customers, col. 1, line 64 through col. 2, line 44; see also disclosure that the bill is transmitted to a plurality of users, col. 16, lines 14-42, and particularly lines 36-38).

16. Regarding claim 8, **Remington et al.** additionally teaches an apparatus further comprising a repository located within said server for storing said report in final form for later electronic delivery to said plurality of users (see disclosure that bills, interpreted by the examiner as the claimed report,

are kept in a "billing mailbox", interpreted by the examiner as the claimed repository, col. 8, lines 17-22).

17. Regarding claims 9 and 25, **Remington et al.** additionally teaches an apparatus and data processing system wherein said publicly accessible digital communications network is the World Wide Web/Internet (see col. 7, lines 19-27).

18. Regarding claim 10, **Remington et al.** additionally teaches an apparatus wherein said user terminal is an industry compatible personal computer having a web browser (see disclosure of an industry standard personal computer at col. 8, line 33 through col. 9, line 6; see disclosure of the use of a web browser at col. 12, lines 23-33).

19. Regarding claim 12, **Remington et al.** additionally teaches a method wherein said user terminal comprises an industry compatible personal computer (see disclosure of an industry standard personal computer at col. 8, line 33 through col. 9, line 6).

20. Regarding claim 13, **Remington et al.** additionally teaches a method further comprising a plurality of user terminals (see disclosure that prior art systems distributed bills to a plurality of customers, col. 1, line 64 through col. 2, line 44; see also disclosure that the bill is transmitted to a plurality of users, col. 16, lines 14-42, and particularly lines 36-38).

21. Regarding claim 14, **Remington et al.** additionally teaches a method wherein said transmitting step further comprises transmitting over the World Wide Web (see col. 7, lines 19-27).

22. Regarding claim 17, **Remington et al.** additionally teaches an apparatus wherein said publicly accessible digital communication network further comprises the World Wide Web (see col. 7, lines 19-27).

23. Regarding claim 18, **Remington et al.** additionally teaches an apparatus wherein said generating means further comprises means for storing said report in final form (see disclosure that bills, interpreted by the examiner as the claimed report, are kept in a "billing mailbox", interpreted by the examiner as the claimed means for storing, col. 8, lines 17-22; see also disclosure that the billing information is stored at an intermediary, interpreted by the examiner as the claimed means for storing, col. 16, lines 14-42).

24. Regarding claim 23, **Remington et al.** additionally teaches a data processing system further comprising an administrative module located within said legacy database management system which enables transfer of said report to one of said plurality of user terminals upon receipt of said corresponding one of said log-on service requests (see disclosure that in one implementation, the bill arrives as an email message or notification to check a billing mailbox, a disclosure that inherently includes some form of user authentication, constituting the claimed user log-on service request, col. 8, lines 17-22).

Claim Rejections - 35 USC § 103

25. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

26. Claims 5, 15, 19 and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Remington et al.** (U.S. Patent 6,070,150) as applied to claims 1-4, 6-14 and 16-18 above, and further in view of **Unisys** ("Unisys CSG MarketPlace – The Mapper System").

27. Regarding claims 5, 15 and 19, **Remington et al.** teaches a data processing environment, method and apparatus substantially as claimed.

Remington et al. does not explicitly teach a data processing environment, method and apparatus wherein said database management system is **CLASSIC MAPPER**.

Unisys, however, teaches the **CLASSIC MAPPER** database management system (see "What is It?").

It would have been obvious to one of ordinary skill at the time of the invention to incorporate the **CLASSIC MAPPER** database management system, since **MAPPER** provides information access, analysis and reporting in an open, enterprise-wide client/server environment (see "What is It?"), provides a powerful and intuitive environment for end users at all levels within

the enterprise and with various degrees of computer skills ("see The Mapper Environment: Powerful and Intuitive"), provides access to a variety of leading RDBMS's (see An Enterprise-wide View: Systems and Databases"), and because the MAPPER system includes many advantageous key features (see Key features include:" under MAPPER Overview)

28. Regarding claim 20, **Remington et al.** additionally teaches an apparatus wherein said permitting means is an industry compatible personal computer (see disclosure of an industry standard personal computer at col. 8, line 33 through col. 9, line 6).

Response to Arguments

29. Applicant's arguments with respect to claims 1-20 have been considered but are not persuasive.

30. Regarding the Applicant's argument that **Remington et al.** fails to teach the user terminal generating a log-on service request, the examiner respectfully responds that any system supporting the retrieval of email (the mechanism through which the user disclosed in **Remington et al.** retrieves and displays the claimed report) would inherently require a log-on service request, if for no other reason than to identify the user to provide access to the mailbox belonging to the specific user at the user terminal at the time.

31. Regarding the Applicant's argument that **Remington et al.** fails to teach a database management system, the examiner respectfully responds that the bill presentment and payment

(BPP) system executing on a computer system as disclosed by **Remington et al.** would inherently require a database management system.

32. Regarding the Applicant's argument that **Remington et al.** fails to teach the claimed software controlled server, the examiner respectfully disagrees. The Applicant asserts that claim 1 requires a DBMS and 'a separate and independent software controlled server'. However, the claim cites that the server is coupled to the DBMS, a claim limitation that does not preclude the possibility of the DBMS residing with the software controlled server. The claim limitations merely cite the fact that the server is coupled to the user terminal via the Internet and coupled to the database management system, that it receives log-on service requests and forwards them to the database management system for honoring, limitations that have all been addressed by the examiner in the rejection of record.

33. Regarding the Applicant's argument that the examiner's conclusion regarding the claimed administration module and the application of the **Remington et al.** reference thereto "is just silly", the examiner disagrees. The rejection of record clearly cites portions of the reference that teach the use of the system to replace billing which typically occurs at the end of a billing cycle. It does not seem silly to the examiner to conclude that this disclosure anticipates the claimed generation of the report based upon a particular date.

34. Regarding the Applicant's argument that the **Remington et al.** reference fails to teach the claimed software object, the examiner responds that the rejection of record clearly cites the billing computing unit that generates the bill. Once again, the examiner contends that the mere fact that

the Applicant has chosen to explicitly claim specific functions of the system as distinct and separate functions does not preclude the possibility that the functions might be accomplished by a single element, such as the billing unit of the **Remington et al.** reference.

35. Regarding the Applicant's argument that the **Remington et al.** reference fails to teach the storage facility for spooling reports for future delivery, and also fails to teach the delivery facility, the examiner respectfully responds that the rejection of record clearly cites portions of the reference teaching the limitations, and particularly col. 16, lines 35-43, teaching that bills are sent to an intermediary for staging until a prescribed billing time arrives at which time the bill is transmitted to consumers. The disclosure is clear, concise, unambiguous, and anticipates the claimed limitations.

36. Regarding the Applicant's argument that the **Remington et al.** reference fails to teach the conversion of said report into a display page, the examiner respectfully responds that the reference clearly teaches the limitation, including the disclosure that the bills are generated using HTML, and even including pictures of the rendered bills in Figures 8 and 9.

37. Regarding the Applicant's argument that the **Remington et al.** reference fails to teach the claimed 'spooling' limitation, the examiner respectfully disagrees. The claim limitation is for 'spooling said display page within a repository for delivery at a later time'. The cited portion of the reference reads "The biller sends the bill and remittance information to the intermediary for staging. The intermediary transfers the bill and remittance information to the appropriate customers at the prescribed billing times." The examiner is at a loss as to how the Applicant can assert that this teaching "has nothing to do with the claimed element".

38. Regarding the Applicant's argument that the **Remington et al.** reference fails to teach that the same report is delivered to a plurality of user terminals, the examiner respectfully responds that at col. 16, lines 36-38, the reference teaches that "the bill" (i.e., a single bill, interpreted by the examiner as the claimed 'report') is transferred to "the appropriate customers" (i.e., a plurality of customers, interpreted by the examiner as the claimed plurality of users). The reference explicitly teaches the transmission of a single bill/report to a plurality of customers/users, thus anticipating the claimed limitation.

39. Regarding the Applicant's argument that the examiner is incorrect in finding disclosed elements in the **Remington et al.** reference *analogous to* the claimed elements, the examiner respectfully responds that this language is meant by the examiner to reflect that fact that these disclosed elements (such as the **Remington et al.**'s bill) are being interpreted by the examiner as the claimed elements (such as the claimed report). In order to clarify this fact for the Applicant, the examiner has replaced all references to 'analogous to' in the rejection of record with the more explicit 'interpreted by the examiner as'.

40. Regarding the Applicant's argument that the **Remington et al.** reference fails to teach the delivery of reports to a plurality of user terminals, the examiner respectfully responds that the reference teaches that the bills (interpreted by the examiner as the claimed reports) are sent to consumers (interpreted by the examiner as the claimed users) via electronic mail (see col. 8, lines 17-22). The examiner asserts that the receipt of electronic mail renders the use of a user terminal, whether that terminal be a computer, PDA, cell phone or other terminal, inherent.

Remington et al. further teaches the transmission of said bills to a plurality of consumers. Since the transmission is accomplished via electronic mail, transmission to a plurality of customers would render the presence of a plurality of user terminals inherent in the reference.

41. Regarding the Applicant's argument that the **Unisys** reference fails to teach a system that accesses a publicly accessible digital data network, the examiner respectfully responds that the reference teaches that the MAPPER for Windows product provides remote access via the MAPPER Relational Interface (MRI) to relational databases in an open network (see second to last page, second to last paragraph).

Conclusion

42. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Bardenheuer et al. (U.S. Patent 6,084,953) teaches a system for providing real-time registration and bill presentment for customers of a telephone service provider.

43. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be

calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

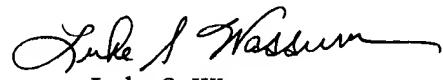
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Luke S. Wassum whose telephone number is 571-272-4119. The examiner can normally be reached on Monday-Friday 8:30-5:30, alternate Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John E. Breene can be reached on 571-272-4107. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

In addition, INFORMAL or DRAFT communications may be faxed directly to the examiner at 571-273-4119.

Customer Service for Tech Center 2100 can be reached during regular business hours at (571) 272-2100, or fax (703) 872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Luke S. Wassum
Primary Examiner
Art Unit 2167

lsw
4 January 2005